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Certificate of Authorization No. E-00001307

November 19, 2005

February 4, 2006 (ReSend)

April 3, 2006 (Sealed)

Mr. John Polansky
State Farm Insurance Company
P.O. Box 6759
D'Iberville MS 39504

Re: Claim No: State Farm Claim # 24Z451483
Insured: Kevin and Wendy Gaspard
Subject: Report of Findings
RCG File No: 5221279

EXHIBIT B

Dear Mr. Polansky :

Mr. Kevin and Mrs. Wendy Gaspard reported that their single family dwelling was destroyed by Hurricane Katrina on August 29, 2005. The single family dwelling was located at 248 Akoko Street – Diamondhead MS 39525.

Rimkus Consulting Group, Inc. was retained by yourself, Mr. John Polanski on behalf of State Farm Insurance Company to evaluate the reported damage to the single family dwelling. We were specifically asked to determine structural damage caused by the hurricane winds verses structural damage caused by the associated storm surge and waves. Mr. James Overstreet P.E. performed our visual inspection of the property on Wednesday November 2nd, 2005. Weather data used during our evaluation was obtained from Compu-Weather, Inc. the National Oceanic and Atmospheric Administration (NOAA), eye witness accounts.

CONCLUSIONS

The following conclusions were made after our site visit and a review of the field notes and photographs. Our opinions are as follows :

1. TOTAL LOSS due to a combination of Wind from the north sector of the Hurricane and then by Wind Generated Storm Surge occurring from the East Sector of the hurricane: (See Exhibit/Photo Number 10)
2. The Gaspard's were in a FEMA platted flood plain but were told they didn't need flood insurance.

3. I called State Farm Insurance Company – John Polansky 228-296-4387, but found the phone number could not be completed as dialed.
4. There were a large number of trees snapped in two by what appeared to have been tornadoes. The tree's were pointed due west which would have come from winds on the north side of the hurricane. These winds would have occurred prior to the passage of the eye of the hurricane over land and the accompanying storm surge. See Exhibit/Photo 1.

INTRODUCTION

Hurricane Katrina was one of the strongest storms to impact the coast of the United States during the last 100 years. After crossing South Florida and entering the Gulf of Mexico Katrina began to strengthen reaching category 5 strength hurricane and on August 28, 2005, about 250 miles south-southeast of the mouth of the Mississippi River Katrina's winds reached their peak intensity of 175 mph winds and the pressure fell to 902 mb.

According to published weather data, the highest wind gusts measured along the Mississippi coast on August 29, 2005, were 90 mph at a Keesler AFB in Biloxi, 63 mph in Gulfport, and 50 mph at Pascagoula. Winds as high as 125 mph likely occurred near occurred near the point of landfall near the Louisiana/Mississippi border, and winds likely in excess of 100 mph occurred along the entire Mississippi coast. Preliminary data from NOAA estimated winds in the Gulfport area to be 100 to 130 mph.

Following the wind forces, a storm surge from the hurricane produced wide-spread flooding. Along the Mississippi coast, there were reported storm surges of 11.27 feet at Green Pass, 12.16 feet at Pascagoula, 26 feet at the Biloxi River at Wortham, and a report of 30 feet above sea level in Hancock County.

OBSERVATIONS

Description ; The property appeared to be a single story wood frame dwelling. The exterior walls were covered with brick and vinyl. The roof was reported covered with shingles. The foundation was concrete slab-on-grade. For purposes of this report, the front of the residence was referenced to face SSW or 210 degree heading.

During the course of our site visit, we observed the following:

- On the Gaspard property, were a large number of trees snapped in two by what appeared to have been tornadoes. The tree's were pointed due west which would have come from winds on the northern sector of the hurricane. These winds would have occurred prior to the passage of the eye of the hurricane over land and the accompanying storm surge. See Exhibit/Photo Number 10.

- All homes on this part of Akoko street in Diamondhead were obliterated to the slab. It is impossible to determine the state of the dwelling prior to the storm surge as there are no witnesses. It is possible that, had there been no wind damage prior to the storm surge; the dwelling would have been obliterated strictly by WIND Driven Storm Surge. Likewise, with evidence of tornado winds out of the east it is possible the structure of the home could have been heavily damaged prior to the storm surge.
- The area was platted as a FEMA flood zone (Evacuation Zone A) and everyone was required or urged to have flood insurance as the elevation of slab of most of the homes was at or below 12 feet above sea level. The watermark at this residence was approximately 14' above grade. Mr Gaspard claims the elevation of his slab is a mere 8 feet. He claims he maintained flood insurance at his previous residence in Chalmette but was denied it when he requested it in Diamondhead.
- It is important to note that the debris scrapes in the trees in that part of Diamondhead are over 20 feet indicating a Wind Generated Storm Surge of over 30 feet. This is 18 feet above the FEMA flood plain that the flood premiums were based on.

ANALYSIS

With a baron slap, there is no absolute proof on exactly how the home was destroyed. It is know that winds out of the east could have damaged the structure and occurred first. It is know that the storm surge would damage what was left. In situations such as this, I would access 50% of the Dwelling Loss due to wind and 50% of the Dwelling loss due to Storm Surge. All contents loss could be attributed to Wind Generated Storm Surge. Slab is reusable.

This report was prepared for the exclusive use of State Farm Insurance Company, and was not intended for any other purpose. Our report was based on information made available to us at the time. Should additional information become available, we reserve the right to determine the impact, if any, the new information may have on our opinions and conclusions, and to revise our opinions and conclusions if necessary and warranted. Photographs taken during our work are retained in our files and are available to you upon request. This report was prepared for our client's use, and we disavow any liability for use by others.

Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call.

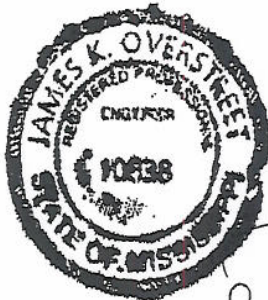
Sincerely,

RIMKUS CONSULTING GROUP, INC.

James Overstreet P.E.
Consultant

Corey D. Green P.E.
MS Reg. Eng. No. 14873
Senior Consultant

Attachments: Photo's (Ref 1985-2005)



James K. Overstreet
4-3-06